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PATENTS  
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June 25, 2001

Assistant Commissioner for Patents  
Box Patent Application  
Washington, D.C. 20231

RE: ELECTRONIC FUNDS TRANSFER SYSTEM FOR FINANCIAL  
TRANSACTIONS  
DOCKET NO. 441-26-001

Sir:

Transmittal herewith for filing under 35 U.S.C.111 and 37 CFR 1.53 is the patent application of Norman Katz entitled "ELECTRONIC FUNDS TRANSFER SYSTEM FOR FINANCIAL TRANSACTIONS" which claims benefit of Provisional Application, Serial No. 60/214,166 filed June 26, 2000.

**APPLICANT IS A SMALL ENTITY.**

Enclosed are:

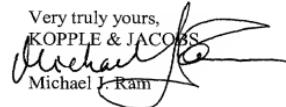
44 pages of written description, claims and abstract.  
7 sheets of drawings.

Executed Declaration and Power of Attorney.

The filing fee has been calculated as shown below:

|                          |                             |
|--------------------------|-----------------------------|
| Basic Fee (Small Entity) | \$355.00                    |
| Total Claims             | ( 14 - 20 ) x \$9.00 = 0.00 |
| Independent Claims       | ( 2 - 3 ) x \$40.00 = 0.00  |
| Total Fee:               | \$ 355.00                   |

Our Check No. 16695 for \$355.00 to cover the filing fee is enclosed. We authorize the Commissioner to charge (1) payment of any additional filing fees required under 37 CFR §1.17 associated with this communication, or (3) payment of any fees that occur during the pendency of this application (and to credit any overpayment) to Deposit Account No. 11-1580. We enclose a duplicate copy of this sheet.

Very truly yours,  
**KOPPEL & JACOBS**  
  
Michael J. Ram